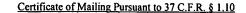
3-21-05

216/ erw



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Lorraine Glorig

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Name of Person Mailing Paper

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In Re Patent Application: Adelson : Group Art Unit: 2161

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Serial Number: 09/818,708 : Examiner: Nguyen, Cindy

:

Filed: March 27, 2001 : Attn. Docket No.: Hartford-Adelson-1

:

Title: Method and System for an : Confirmation No.: 9915

On-Line-Like Account Processing

and Management :

Mail Stop: Amendment Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

AMENDMENT AND RESPONSE TO OFFICE ACTION

Sir:

Responsive to the Notice of Non-Compliant Amendment mailed February 28, 2005, having a shortened statutory date of response set to expire on March 28, 2005, kindly enter the following response and amendment.

Remarks/Arguments begin on page 11 of this paper.